



618 Malham Way  
Sparks, NV 89434  
(800) 824-6191

Dept. # 21377  
PO Box 1259  
Oaks. PA 19456  
ADDRESS SERVICE REQUESTED

May 25, 2016  
Office Hours:  
Mon. - Fri. 6 A.M. - 6 P.M.  
Pacific Standard Time

\*Please remit all correspondence  
to the above address

601-200



AGNES DAWLAK

IL

Current Creditor: LVNV Funding LLC  
Original Creditor: HSBC Bank Nevada, N.A./Carsons  
Original Account # [REDACTED]  
Ref #: [REDACTED]  
Total Due: \$668.98

This is to advise you that your delinquent account has been assigned to our office for collection by the above mentioned current creditor.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion of it, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

The law limits how long you can be sued on a debt. Because of the age of your debt, LVNV Funding LLC will not sue you for it. If you do not pay the debt, LVNV Funding LLC may report or continue to report it to the credit reporting agencies as unpaid. In many circumstances, you can renew the debt and start the time period for the filing of a lawsuit against you if you take specific actions such as making certain payment on the debt or making a written promise to pay. You should determine the effect of any actions you take with respect to this debt.

In order to aid your financial situation, as may be necessary, we could set up your account on a monthly payment plan.

We would like to extend the following discounted offer:

An approximately 70% discount payable in 3 payments totaling \$200.69. Each payment within 30 days of the previous payment.

We are not obligated to renew this offer.

If you wish to speak with a representative please call (800) 824 6191.

For your convenience you may pay via a check over the phone or credit card.

You have our word that your account executive will treat you fairly and with respect.

Sincerely,

First National Collection Bureau, Inc.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

For your convenience, if you would like to make your payment online, visit our website at [www.fncbinc.com](http://www.fncbinc.com).

Detach Coupons And Mail Payment		
1 OF 3	2 OF 3	3 OF 3
Ref #: [REDACTED]	Ref #: [REDACTED]	Ref #: [REDACTED]
MAIL PAYMENT TO:	MAIL PAYMENT TO:	MAIL PAYMENT TO:
FNCB INC.	FNCB INC.	FNCB INC.
PO BOX 51660	PO BOX 51660	PO BOX 51660
SPARKS, NV 89435	SPARKS, NV 89435	SPARKS, NV 89435
PAYMENT AMT - \$66.90	PAYMENT AMT - \$66.90	PAYMENT AMT - \$66.89
DETACH COUPONS AND	DUE: 30 DAYS AFTER 1ST PAYMENT	DUE: 30 DAYS AFTER 2ND PAYMENT
MAIL PAYMENT	DETACH COUPONS AND	DETACH COUPONS AND
	MAIL PAYMENT	MAIL PAYMENT

EXHIBIT

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